

Filer's Name, Address, Phone, Fax, Email:

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF HAWAII
1132 Bishop Street, Suite 250
Honolulu, Hawaii 96813

hib_1009-1 (12/09)

Debtor: Darrell Benno Bajo

Case No.: **10-02615**

Joint Debtor:
(if any) Jacqueline Kauai Morimoto-Bajo

Chapter: **13**

COVER SHEET FOR AMENDMENTS

Check all of the following that are being amended.

Schedules: ☐ A ☐ B ☐ C ☐ G ☐ H ☒ I ☒ J

Schedules: ☐ D ☐ E ☐ F (\$26 fee for 1 or more)

☐ List of Creditors / Mailing Matrix

☐ (\$26 fee unless (i) only updating an address, or (ii) only adding a creditor's attorney, or (iii) uploading creditors in ECF without amending schedules)

☐ Statement of Financial Affairs

☐ List of Equity Security Holders

☐ Statement of Intention

☐ List of 20 Largest Unsecured Creditors

☐ Statement of Monthly Income (Ch 7 - with Means Test / Ch 13 - with Disposable Income Calculation)

DECLARATION BY DEBTOR(S)

I declare under penalty of perjury that the attached amendments are correct to the best of my knowledge, information, and belief. *[If filing electronically through ECF, a Declaration re: Electronic Filing with original signatures must be submitted on paper not later than 7 days after filing the amendments.]*

/s/ DARRELL BAJO
Signature of Debtor
Dated: 9/21/2010

/s/ JACQUELINE MORIMOTO-BAJO
Signature of Joint Debtor
Dated: 9/21/2010

CERTIFICATE OF SERVICE

The undersigned certifies:

- ☒ Notice of the amendments has been served on all creditors and parties in interest on the attached service list. (If exemptions or exemption amounts have been amended, a copy of Schedule C has been served on all creditors and parties in interest.)
- ☐ A copy of the Notice of Bankruptcy Case, Meeting of Creditors, & Deadlines has been served on the additional creditors and parties in interest identified on the attached service list.

Dated: 9/21/2010

/s/ GREG DUNN

Attach amended schedules or statements to cover sheet. Attach a service list with names and addresses where notice was sent.

ANDERSON LAHNE & FUJISAKI, LLP
733 BISHOP STREET, SUITE 2301
Honolulu, HI 96813

AOAO KUMELEWAI GARDENS
C/O HAWAIIAN PROPERTIES LTD.
P.O. BOX 31000
Honolulu, HI 96849-5044

APACHE COUNTY TREASURER
KATHERINE D. ARVISO
P.O. BOX 699
Saint Johns, AZ 85936

ARROW FINANCIAL SERVICES, LLC
5996 WEST TOUHY AVENUE
Niles, IL 60714-4610

ARS NATIONAL SERVICES, INC.
201 WEST GRAND AVENUE
Escondido, CA 92025

ASSOCIATED RECOVERY SYSTEMS
P.O. BOX 469046
Escondido, CA 92046-9046

BLOCKBUSTER ENTERTAINMENT
RENAISSANCE TOWER
1201 ELM STREET
Dallas, TX 75270

CACH / LLC
370 17TH STREET, SUITE 5000
Denver, CO 80202

CAPITAL ONE
P.O. BOX 5155
Norcross, GA 30091

CATHEDRAL POINT AOA
C/O CERTIFIED MANAGEMENT, INC.
3179 KOAPAKA STREET
Honolulu, HI 96819-5199

CENTRAL CREDIT SERVICES, INC.
9550 REGENCY SQUARE BLVD., #500
Jacksonville, FL 32225

CHRISTOPHER SHEA GOODWIN, ESQ.
733 BISHOP STREET, SUITE 1640
PACIFIC GUARDIAN CENTER MAKAI TOWER
Honolulu, HI 96813

CITI

P.O. BOX 6000
The Lakes, NV 89163-6000

CITIFINANCIAL
BANKRUPTCY DEPARTMENT
P.O. BOX 140489
Irving, TX 75014-0489

CITIFINANCIAL
2320 SOUTH KING STREET
Honolulu, HI 96826-2343

CITY & COUNTY OF HONOLULU
DIVISION OF TREASURY
P.O. BOX 4200
Honolulu, HI 96812-4200

CLIENT SERVICES, INC.
3451 HARRY S. TRUMAN BLVD.
Saint Charles, MO 63301-4047

CONSUMER RECOVERY ASSOCIATES
2697 INTERNATIONAL PARKWAY
Virginia Beach, VA 23452

ENHANCED RECOVERY CORPORATION
8014 BAYBERRY ROAD
Jacksonville, FL 32256-7412

ER COLLECTION
800 SOUTHWEST 39TH STREET
Renton, WA 98057

FIRSTSOURCE ADVANTAGE, LLC
205 BRYANT WOODS SOUTH
Buffalo, NY 14228

GARRET K. NOGUCHI, DPM, LLC
321 NORTH KUAKINI STREET,
SUITE 801
Honolulu, HI 96817

HSBC BANK
P.O. BANK 81622
Salinas, CA 93912

HSBC BANK
P.O. BOX 5253
Carol Stream, IL 60197-5253

LEU & OKUDA
222 MERCHANT STREET, MAIN FLOOR
Honolulu, HI 96813

LHR, INC.
56 MAIN STREET
Hamburg, NY 14075

LITTON LOAN SERVICING, LP
ATTN: CUSTOMER CARE
4828 LOOP CENTRAL DRIVE
Houston, TX 77081-2212

LVNV FUNDING, LLC
P.O. BOX 10497
Greenville, SC 29603-0584

MARVIN S.C. DANG, ESQ.
P.O. BOX 4109
Honolulu, HI 96812-4109

MARVIN S.C. DANG, LLLC
1164 BISHOP STREET, SUITE 1230
Honolulu, HI 96813

MERCANTILE ADJUSTMENT BUREAU, LLC
6390 MAIN STREET, #S-160
Buffalo, NY 14221

MILILANI TOWN ASSOCIATION
95-303 KALOAPAU STREET
Mililani, HI 96789

MOTOOKA, YAMAMOTO, & REVERE
1000 BISHOP STREET, SUITE 801
Honolulu, HI 96813

NATIONAL ACTION FINANCIAL SERVICES
165 LAWRENCE BELL DRIVE, SUITE 100
P.O. BOX 9027
Buffalo, NY 14231-9027

NCO FINANCIAL SYSTEMS, INC.
507 PRUDENTIAL ROAD
Horsham, PA 19044

NORTHLAND GROUP, INC.
P.O. BOX 390905
Minneapolis, MN 55439

PINNACLE FINANCIAL GROUP
7825 WASHINGTON AVENUE SOUTH
SUITE 310
Minneapolis, MN 55439-2409

PORTFOLIO RECOVERY ASSOCIATES
120 CORPORATE BLVD., SUITE 100
Norfolk, VA 23502-4962

RESURGENT CAPITAL SERVICES, LP
15 SOUTH MAIN STREET, SUITE 600
Greenville, SC 29601

RICHARD J. BOUDREAU & ASSOC., LLC
5 INDUSTRIAL WAY
Salem, NH 03079

SAINT FRANCIS MEDICAL CENTER FCU
2228 LILIHA STREET, SUITE 209
Honolulu, HI 96817

SST / COLUMBUS BANK & TRUST
4315 PICKETT ROAD
Saint Joseph, MO 64503

SYSTEM AND SERVICES TECHNOLOGY
800 BROOKSEGE BLVD.
Wilmington, DE 19801

T-MOBILE
12920 SE 38TH STREET
Bellevue, WA 98006

THE RADIOLOGY GROUP, INC.
941 KAMEHAMEHA HWY., #208
Pearl City, HI 96782-2516

WEST ASSET MANAGEMENT
2253 NORTHWEST PARKWAY SOUTHEAST
Marietta, GA 30067

WORLDWIDE ASSET PURCHASING, L.L.C.
101 CONVENTION CENTER DRIVE,
SUITE 850
Las Vegas, NV 89109-2001

**United States Bankruptcy Court
District of Hawaii**

In re **Darrell Benno Bajo,
Jacqueline Kauai Morimoto-Bajo**

Debtors

Case No. **10-02615**

Chapter **13**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	486,090.00		
B - Personal Property	Yes	4	102,970.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		521,580.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		44,290.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			6,531.68
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,574.68
Total Number of Sheets of ALL Schedules		19			
Total Assets			589,060.00		
Total Liabilities				565,870.00	

United States Bankruptcy Court
District of Hawaii

In re **Darrell Benno Bajo,**
Jacqueline Kaui Morimoto-Bajo

Debtors

Case No. 10-02615

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	6,531.68
Average Expenses (from Schedule J, Line 18)	4,574.68
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	9,395.69

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		7,255.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		44,290.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		51,545.00

In re **Darrell Benno Bajo**
Jacqueline Kauai Morimoto-BajoCase No. **10-02615**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	TRUCK DRIVER	FOOD & NUTRITION
Name of Employer	HFM FOODSERVICE	HAWAII MEDICAL CENTER - EAST
How long employed	SINCE MAY, 1990	SINCE AUG., 1980
Address of Employer	716 UMI STREET Honolulu, HI 96819	2230 LILIHA STREET Honolulu, HI 96817

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 5,624.00	\$ 2,570.22
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 5,624.00	\$ 2,570.22
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): **401K LOANS**

\$ 1,251.82	\$ 446.54
\$ 0.00	\$ 153.41
\$ 0.00	\$ 39.00
\$ 787.70	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 2,039.52	\$ 638.95
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 3,584.48	\$ 1,931.27
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 0.00	\$ 0.00
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8. Income from real property

\$ 0.00	\$ 0.00
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9. Interest and dividends

\$ 0.00	\$ 0.00
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ 0.00
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11. Social security or government assistance

(Specify):

\$ 0.00	\$ 0.00
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12. Pension or retirement income

\$ 0.00	\$ 0.00
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13. Other monthly income

(Specify):

AVALON CARE CENTER

\$ 0.00	\$ 1,015.93
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14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 1,015.93
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 3,584.48	\$ 2,947.20
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 6,531.68	
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(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re **Darrell Benno Bajo**
Jacqueline Kaui Morimoto-Bajo

Debtor(s)

Case No. **10-02615****SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -
AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>1,750.00</u>
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>	
b. Is property insurance included?	Yes <u>X</u> No <u> </u>	
2. Utilities:		
a. Electricity and heating fuel		\$ <u>175.00</u>
b. Water and sewer		\$ <u>0.00</u>
c. Telephone		\$ <u>114.00</u>
d. Other <u>See Detailed Expense Attachment</u>		\$ <u>452.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>50.00</u>
4. Food		\$ <u>500.00</u>
5. Clothing		\$ <u>50.00</u>
6. Laundry and dry cleaning		\$ <u>50.00</u>
7. Medical and dental expenses		\$ <u>100.68</u>
8. Transportation (not including car payments)		\$ <u>300.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>200.00</u>
10. Charitable contributions		\$ <u>50.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>0.00</u>
b. Life		\$ <u>260.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>283.00</u>
e. Other <u> </u>		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>REAL PROPERTY TAXES</u>		\$ <u>59.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>0.00</u>
b. Other <u> </u>		\$ <u>0.00</u>
c. Other <u> </u>		\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other <u>PERSONAL CARE</u>		\$ <u>55.00</u>
Other <u>STORAGE</u>		\$ <u>126.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>4,574.68</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I		\$ <u>6,531.68</u>
b. Average monthly expenses from Line 18 above		\$ <u>4,574.68</u>
c. Monthly net income (a. minus b.)		\$ <u>1,957.00</u>

In re **Darrell Benno Bajo**
Jacqueline Kauai Morimoto-Bajo

Debtor(s)

Case No. **10-02615****SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**
Detailed Expense Attachment**Other Utility Expenditures:**

MAINTENANCE FEES	\$	277.00
CABLE & INTERNET	\$	143.00
MILILANI TOWN ASSN.	\$	32.00
Total Other Utility Expenditures	\$	452.00

**United States Bankruptcy Court
District of Hawaii**

In re **Darrell Benno Bajo**
Jacqueline Kauai Morimoto-Bajo

Debtor(s)

Case No. **10-02615**
Chapter **13**

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **September 21, 2010**

Signature /s/ Darrell Benno Bajo
Darrell Benno Bajo
Debtor

Date **September 21, 2010**

Signature /s/ Jacqueline Kauai Morimoto-Bajo
Jacqueline Kauai Morimoto-Bajo
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.